

In re:  
Karen D. Evans  
Debtor

Case No. 19-16119-pmm  
Chapter 13

District/off: 0313-2  
Date Rcvd: Aug 19, 2024

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

**Symbol      Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>                                  |
|-----------------|--|
| db              | + Karen D. Evans, 6156 Lebanon Avenue, Philadelphia, PA 19151-4508 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                     | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|---|----------------------|--|
| smg             | Email/Text: megan.harper@phila.gov                    | Aug 19 2024 23:57:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Aug 19 2024 23:57:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| cr              | + Email/Text: enotifications@santanderconsumerusa.com | Aug 19 2024 23:57:00 | Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244  |

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

ANDREW L. SPIVACK

on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com

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DENISE ELIZABETH CARLON

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com

JEROME B. BLANK

on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARIO J. HANYON

on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com

MARK A. BERENATO

on behalf of Debtor Karen D. Evans mark@berenatolawfirm.com

MATTHEW K. FISSEL

on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com matthew.fissel@brockandscott.com

THOMAS SONG

on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com  
mortoncraigecf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)**

|  |                       |
|--|-----------------------|
| IN RE:<br>KAREN D EVANS<br>Debtor  | Case No. 19-16119-pmm |
| Freedom Mortgage Corporation,<br>Movant                                  | Chapter 13            |
| vs.  |                       |
| KAREN D EVANS<br>AKA KAREN DENISE EVANS<br>AKA KAREN EVANS<br>Respondent | 11 U.S.C. §362        |

**ORDER MODIFYING SECTION §362 AUTOMATIC STAY**

Upon consideration of the Movant of Freedom Mortgage Corporation (Movant), and after Notice of Default and the filing of a Certification of Default, it is:

**ORDERED AND DECREED:** that Movant shall be permitted to reasonably communicate with Debtor and Debtor's counsel to the extent necessary to comply with applicable non-bankruptcy law; and it is further:

**ORDERED** that Relief from the Automatic stay of all proceedings, as provided under 11 U.S.C. §362 is granted with respect to 6156 LEBANON AVE, Philadelphia, PA 19151 (hereinafter the Premises) (as more fully set forth in the legal description attached to the Mortgage of record granted against the Premises), as to allow Movant, its successors or assignees, to proceed with its rights under the terms of said Mortgage; and it is further:

**ORDERED** that the Trustee is directed to cease making any further distributions to the Movant; and it is further:

**ORDERED** that Rule 4001(a)(3) is not applicable and Freedom Mortgage Corporation may immediately enforce and implement this Order granting Relief from the Automatic Stay; and it is further;

**ORDERED** that FEDERAL RULE OF BANKRUPTCY PROCEDURE 3002.1 is no longer applicable to Movant, its successors and assignees.



**Date: August 19, 2024**

Patricia M. Mayer  
BANKRUPTCY JUDGE